

# Exhibit D

### **Other Qualified Adult Criteria**

Please review these criteria carefully to determine if another adult in your household might be a Other Qualified Adult (OQA) and be eligible to receive health insurance benefits through Ingham County (*the OQA only may be eligible, but not minors or other dependants of the OQA*). If you believe that a OQA may be qualified, complete attached the demographic form and questionnaire.

- 1. The other qualified adult is at least 21years of age, and is mentally competent to consent to contract.
- 2. The employee and the proposed Other Qualified Adult (OQA) must have continuously shared a residence for a minimum of 18 months immediately prior to the date coverage is requested.
- 3. Other Qualified Adult is not eligible to inherit from the Employee under the laws of intestate succession in the State of Michigan.
- 4. Other Qualified Adult is not related by blood to a degree of closeness than would prevent legal marriage in Michigan.
- 5. Neither Employee nor Other Qualified Adult is married (even if legally separated).
- 6. The OQA adult is not eligible for coverage through Ingham County as an employee or retiree.
- 7. Evidence that at least THREE (3) of the following are true (three of A, B, C, or D) (*please check which ones apply*):
  - A. Employee and Other Qualified Adult have a common or joint ownership of their primary residence (home, condominium, or mobile home)
 

***OR***
  - B. Employee and Other Qualified Adult have at least TWO (2) of the following arrangements (two of 1, 2, 3, or 4) (*please check which ones apply*):
    - 1) Joint ownership or lease of a motor vehicle; or
    - 2) Joint bank account(s); or
    - 3) Joint credit card account; or
    - 4) A lease for a residence identifying both the Employee and Other Qualified Adult as tenants
 

***OR***
  - C. The Other Qualified Adult has been designated as the primary beneficiary for at least TWO (2) of the following (two of 1, 2, or 3) (*please check which ones apply*):
    - 1) Employee's life insurance; or
    - 2) Employee's will or living trust; or
    - 3) Employee's MERS retirement contract
 

***OR***
  - D. Evidence that the Employee and Other Qualified Adult have mutual durable power of attorney for health care and financial management for each other.
- 8. Other Qualified Adult is not eligible for coverage under any other insurance plan providing medical benefits that the County of Ingham contributes toward the premium, whether through another County employee or a County retiree.
- 9. Other Qualified Adult is not covered by, or eligible for coverage, under any other insurance plan providing comparable medical benefits through any other employer, or through a federal, state, or local plan (such as Medicare, Veterans Administration, etc.)